

**Federal Family Education Loan Program (FFELP)
Request to Add Loans to a Federal Consolidation
Loan (180 Day Add-On Provision)**

WARNING: Any person who knowingly makes a false statement or misrepresentation on this form is subject to penalties which may include fines or imprisonment under the United States Criminal Code and 20 U.S.C. 1097.

Guarantor, Lender or Program Identification

OMB No. 1845-0036
Form Approved
Exp. Date 06/30/2003

Borrower Instructions: Use this form to request that your lender add eligible education loan(s) that were not originally included in your Federal Consolidation Loan. This form must be completed and returned to the lender so that it is received within 180 days of the date the original Federal Consolidation Loan was made. **Please print neatly using dark ink or type. See instructions.**

Section A. Borrower Information *(Refer to your original Federal Consolidation Loan Application and Promissory Note to complete items 1 through 4)*

1. Borrower Last Name		First Name	MI	2. Social Security Number	3. Date of Promissory Note
4. Did your Federal Consolidation Loan include loans made to your spouse? <input type="checkbox"/> Yes <input type="checkbox"/> No If "yes," identify spouse below. If "no," your spouse's loans cannot be added to your Federal Consolidation Loan.					
Spouse's Name (Last Name, First, MI)			Social Security Number		

Section B. Education Loan Indebtedness

List the education loans that you want added to your Federal Consolidation Loan. If you need to list additional loans, attach a separate list to this request. You may include those loans that were disbursed before or after the date your Federal Consolidation Loan was made. Do not include your spouse's loans unless you jointly consolidated loans with your spouse.

5. Loan Type (See Instructions)	6. Lender/Service Name and Address	7. B = Borrower S = Spouse J = Joint	8. Account Number	9. Interest Rate	10. Current Balance

Section C. Promissory Note Addendum

I request that my Federal Consolidation Loan be increased to include the eligible education loan(s) identified above in Section B.

I understand that this request must be received by the lender within 180 days of the date my Federal Consolidation Loan was made and is only for those loan(s) made before or within 180 days of the date the Federal Consolidation Loan was made.

I understand by adding these loans, my repayment term may be extended, my monthly payment amount may change, and/or my interest rate may change. I will receive a revised Disclosure Statement and Repayment Schedule from my lender disclosing the new repayment schedule and terms.

My signature below certifies that I have read and agree to the terms and conditions of this loan, including all terms and conditions specified on the Application and Promissory Note for a Federal Consolidation Loan which was previously submitted.

THIS IS A LOAN THAT MUST BE REPAYED.

11. Borrower's Signature _____ Today's Date (Month/Day/Year) _____
(Identified in Section A, Item 1 above.)

12. Spouse's Signature _____ Today's Date (Month/Day/Year) _____
(If you originally consolidated your loans jointly with your spouse, then your spouse must also sign.
Signature is valid only if spouse was a joint borrower.)

Instructions: Return this completed form to the consolidation lender.

Instructions for Completing the Request to Add Loans to a Federal Consolidation Loan

Completing this form will allow you to add eligible education loan(s) that were not included in your original Federal Consolidation Loan. The form must be completed and returned to the lender so that it is received within 180 days of the date the original Federal Consolidation Loan was made.

Section A. Borrower Information

- Item 1:** Enter your name.
- Item 2:** Enter your Social Security Number (must be identical to the number on your original Federal Consolidation Loan Application and Promissory Note).
- Item 3:** Enter the date you signed your original Federal Consolidation Loan Application and Promissory Note.
- Item 4:** Indicate if your spouse was a joint borrower on your original Federal Consolidation Loan. (Refer to your original Federal Consolidation Loan Application and Promissory Note and/or Spousal Addendum.) If you respond “yes,” enter the name and Social Security Number of your spouse. If you respond “no,” you cannot add your spouse as a joint borrower.

Section B. Education Loan Indebtedness

List the education loans that you want to add to your Federal Consolidation Loan. **List each loan separately.** The loans eligible for consolidation into a Federal Consolidation Loan are:

- SS** Subsidized Federal Stafford Loans, formerly Guaranteed Student Loans (GSL)
- DSS** Direct Subsidized Stafford Loans
- US** Unsubsidized and Nonsubsidized Federal Stafford Loans
- DUS** Direct Unsubsidized Stafford Loans
- SLS** Federal Supplemental Loans for Students, formerly Auxiliary Loans to Assist Students (ALAS) and Student PLUS
- PERK** Federal Perkins Loans, formerly National Defense/National Direct Student Loans (NDSL)
- HPSL** Health Professions Student Loans, including Loans for Disadvantaged Students
- HEAL** Health Education Assistance Loans
- FISL** Federal Insured Student Loans
- PLUS** Federal PLUS (Parent) Loans
- DPLUS** Direct PLUS Loans
- SCON** Subsidized Federal Consolidation Loans
- DSCON** Direct Subsidized Consolidation Loans
- UCON** Unsubsidized Federal Consolidation Loans
- DUCON** Direct Unsubsidized Consolidation Loans, including Direct PLUS Consolidation Loans
- NSL** Federal Nursing Loans

Notes: The federal government will pay interest that accrues during deferment on that portion of the consolidation loan that repays subsidized Federal Stafford loans, subsidized Federal Direct Stafford loans, subsidized FISL loans, subsidized Federal Consolidation Loans and subsidized Federal Direct Consolidation Loans. You will be responsible for interest that accrues during deferment on the portion of the loan that repays other loan types. You may consolidate a Consolidation Loan only if you are combining that loan with at least one other eligible loan.

- Item 5:** Enter the abbreviated name (as listed in bold print above) of the loan program from which you borrowed.
- Item 6:** Enter the full name and mailing address of each lender/servicer of your education loans. (This is the address to which you are or will be sending your payments). If the loan is a Perkins loan, enter the name of the school or the school's servicer to which you are or will be sending your payments.
- Item 7:** Enter a “B” for each loan that is yours, “S” if it is your spouse's loan, or “J” if it is jointly held (e.g., PLUS loans made to both parents as co-makers). Remember your spouse's loans can be listed only if your spouse was a joint borrower on your original Federal Consolidation Loan.
- Item 8:** Enter the account number for each loan. This is listed on your monthly billing statement or coupon.
- Item 9:** Enter the interest rate you are paying on each loan.
- Item 10:** Enter the estimated current account balance (payoff amount) as of today's date, including any unpaid interest and late fees. Collection costs may also be included.

Section C. Promissory Note Addendum *(To be completed by the borrower and, if applicable, the spouse.)*

- Item 11:** Sign and date the Promissory Note Addendum in dark ink.
- Item 12:** If you originally consolidated your loans jointly with your spouse, then your spouse must also sign the Promissory Note Addendum. However, if your spouse was not originally a party to your Federal Consolidation Loan, you cannot add your spouse's loan(s) at this time. Use dark ink.

Paperwork Reduction Notice

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a currently valid OMB control number. The valid OMB control number for this information collection is 1845-0036. The time required to complete this information is estimated to average 0.16666 hours (10 minutes) per response, including the time to review instructions, search existing data resources, gather and maintain the data needed, and complete and review the information collection. **If you have any comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to:** U.S. Department of Education, Washington, DC 20202-4651. **If you have any comments or concerns regarding the status of your individual submission of this form, write directly to the consolidating lender.**

Mail the original copy of the Request to the consolidation lender.